Amendments to the Specification

Please delete the text of the paragraph immediately following the heading "Abstract of the Disclosure", and replace the deleted abstract with the following replacement abstract, where the original text is shown without marking, text to be deleted is shown in strikeout, and text to be added is underlined (NOTE: added text was take from last sentence in the original Abstract), in accordance with 37 C.F.R. 1.121(b):

- A risk system that performs a risk assessment of a financial transaction to obtain a first risk score, and based on first risk score performs post-score assessments by selectively utilizing various scoring models and databases. ~~By performing post-score risk assessments on financial transactions that otherwise would be rejected based on standard risk assessments, a check acceptance service is able to determine transaction risks in an improved manner. Thus more transactions that are likely to be beneficial to the check acceptance service and merchants that subscribe to such service are authorized. These post-score authorized transactions generally fail the standard risk assessments that use a cutoff risk score to divide the transactions into either authorized or declined groups.~~ The post-score process re-assesses some of the borderline risks in order to capture beneficial transactions that may fail standard risk assessments that use a cutoff risk score to divide the transactions into either authorized or declined groups. -